



Attorney Docket No.: WBE-1

**COMBINED DECLARATION FOR PATENT APPLICATION  
AND POWER OF ATTORNEY**

(includes reference to PCT International Applications)

As a below named inventor, I hereby declare that:

My residence, post office address, and citizenship are as stated below next to my name.

I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

VIRTUAL FINANCIAL AID OFFICE

the specification of which

☐ is attached hereto.

☒ was filed on November 13, 2001 as  
Application Serial No. 10/054,689,  
and was amended on \_\_\_\_\_.

(if applicable)

☐ was filed as PCT International Application No. \_\_\_\_\_ on  
\_\_\_\_\_ and was amended under PCT Article 19 on  
\_\_\_\_\_.

(if applicable)

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information known to me to be material to patentability of this application in accordance with Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate or of any PCT International Application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application for patent or inventor's certificate or any PCT International Application(s) designating at least one country other than the United States of America having a filing date before that of the application on which priority is claimed:

Priority Claimed

Number	Country	Day/Month/Year Filed	( ) Yes	( ) No
Number	Country	Day/Month/Year Filed	( ) Yes	( ) No

I hereby claim the benefit under Title 35, United States Code Section 120 and/or 119 of any United States application(s) or PCT International Application(s) designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in such prior application(s) in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulation, Section 1.56, which became available between the filing date of the prior application(s) and the national or PCT international filing date of this application:

Application Serial No. or PCT Application No. (and any assigned USSN)	U.S. or PCT Filing Date	Status -- - Patented Pending, or Abandoned
_____	_____	_____
_____	_____	_____

**POWER OF ATTORNEY:** As a named Inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Wellington M. Manning, Jr.  
Julian W. Dority  
James M. Bagarazzi  
Richard M. Moose  
Stephen E. Bondura  
Timothy A. Cassidy  
Jeffrey M. Karmilovich  
Frances Barnes Elliott  
J. Bennett Mullinax  
John E. Vick, Jr.  
Jason W. Johnston  
Tim F. Williams  
Neal P. Pierotti  
Bernard S. Klosowski, Jr.  
Timothy D. St. Clair  
Steven R. LeBlanc  
Christina L. Mangelsen  
Harry E. Moose, Jr.

Registration No. 22,376  
Registration No. 20,268  
Registration No. 29,609  
Registration No. 31,226  
Registration No. 35,070  
Registration No. 38,024  
Registration No. 35,915  
Registration No. 41,598  
Registration No. 36,221  
Registration No. 33,808  
Registration No. 45,675  
Registration No. 47,178  
Registration No. 45,716  
Registration No. 47,710  
Registration No. 48,316  
Registration No. 47,740  
Registration No. 50,244  
Registration No. 51,277

**Send Correspondence to:**

Attorney: RICHARD M. MOOSE  
Dority & Manning, P.A.  
Post Office Box 1449  
Greenville, South Carolina 29602-1449

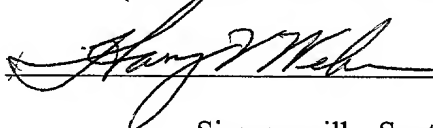
**Direct Telephone Calls to:**

Attorney: RICHARD M. MOOSE  
Telephone: 864-271-1592  
Facsimile: 864-233-7342

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

HARRY V. WEBER

(Full name of sole or first inventor)

Inventor's Signature: 

5-31-02  
Date

Residence: Simpsonville, South Carolina

Citizenship: United States

Post Office Address: 15 Jenkins Farm Way, Simpsonville, SC 29680

(Full name of sole or second joint inventor, if any)

Second Inventor's Signature: \_\_\_\_\_

\_\_\_\_\_  
Date

Residence: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

(Full name of sole or third joint inventor, if any)

Third Inventor's Signature: \_\_\_\_\_

\_\_\_\_\_  
Date

Residence: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

NOTE: For Additional Inventors, check \_\_\_\_\_ and attach sheet with same information and signature and date for each.

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